

**513B.6 Disclosure of rating practices and renewability provisions.**

A small employer carrier or organized delivery system shall make reasonable disclosure in solicitation and sales materials provided to small employers of all of the following:

1. The extent to which premium rates for a specific small employer are established or adjusted due to the claim experience, health status, or duration of coverage of the employees or dependents of the small employer.
2. The provisions concerning the small employer carrier's or organized delivery system's right to change premium rates and factors, including case characteristics, which affect changes in premium rates.
3. The provisions relating to any preexisting condition provision.
4. The provisions relating to renewability of coverage.

[91 Acts, ch 244, §6](#); [92 Acts, ch 1167, §10](#); [97 Acts, ch 103, §20, 21](#)